

FIGURE 1

FIG. 2 is a block diagram of a network system 14, including a server system 12, a client system 44, and a third party system 56. The server system 12 includes a Web Server 26, an Application Server 24, a Database Server 16, a Mail Server 32, a FAX Server 28, and a Directory Server 30. The client system 44 includes a computer 52 and a computer 54. The third party system 56 includes a computer 56. The server system 12 is connected to the Internet 48 via an ISP Internet Connection 48. The server system 12 is also connected to a RAID 5 Disk Storage 34 via a LAN / WAN 50. The server system 12 is connected to the client system 44 and the third party system 56 via the Internet 48. The server system 12 is also connected to the third party system 56 via a direct connection 46.

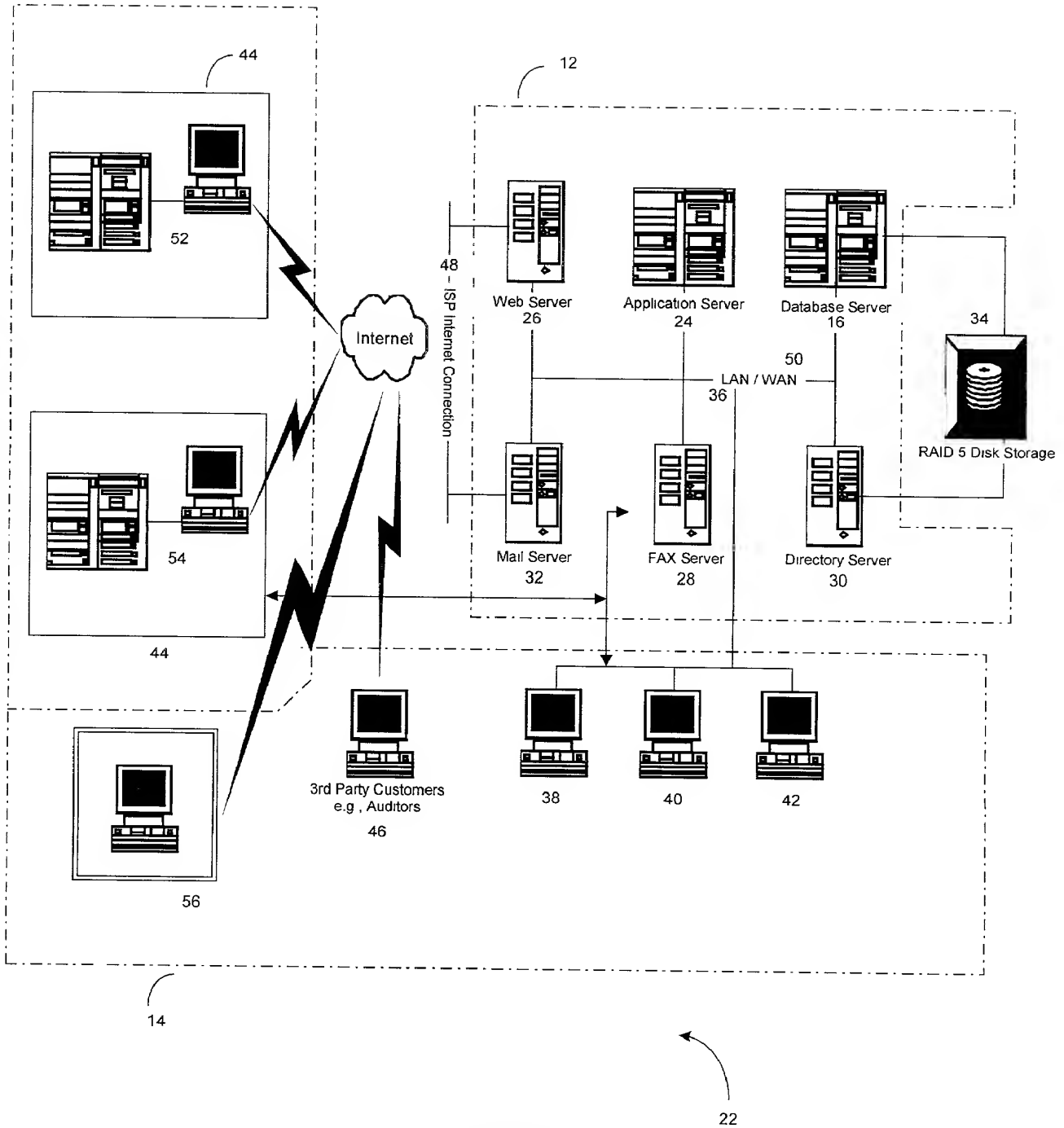


FIGURE 2

FIGURE 3

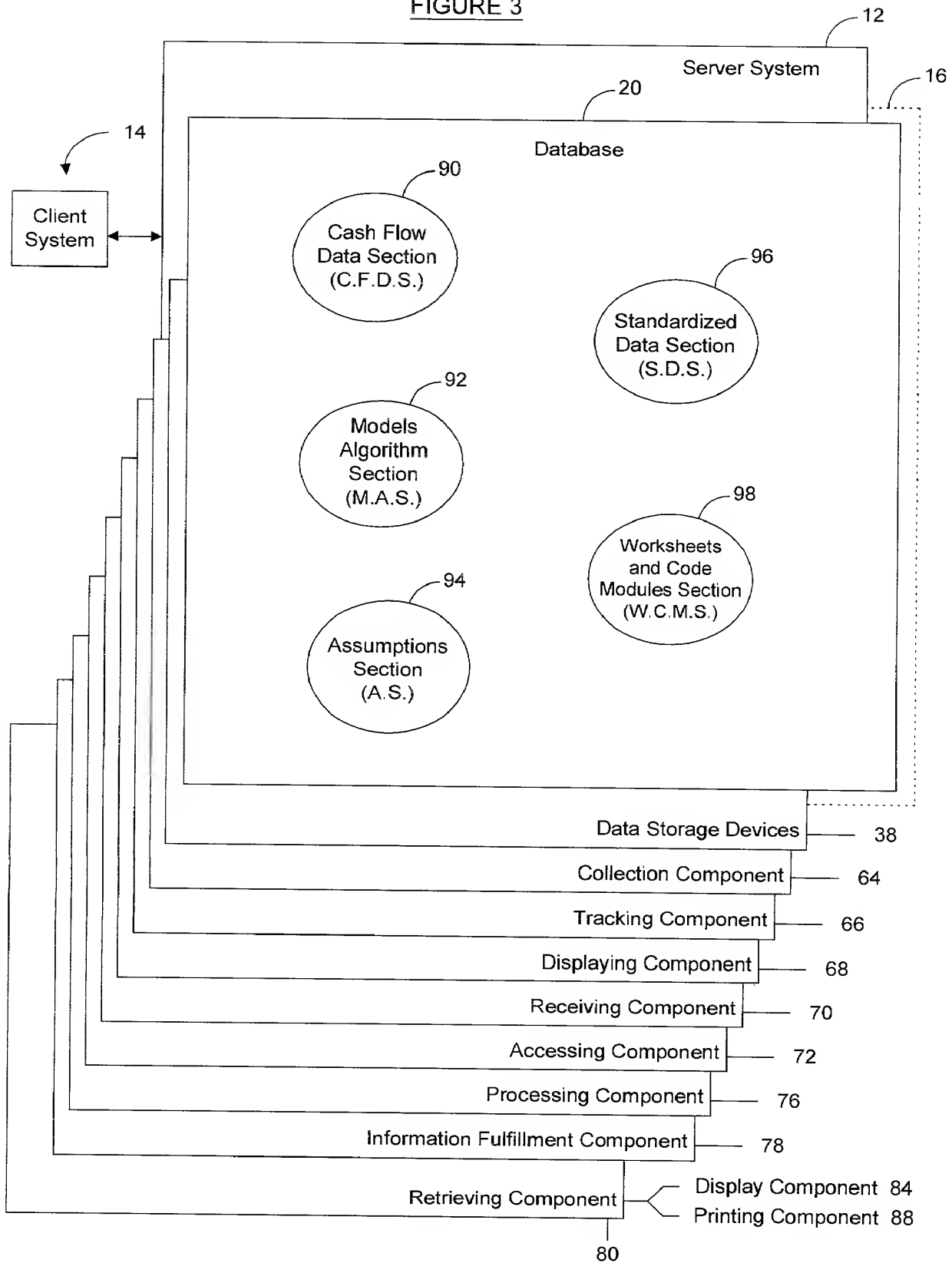


FIGURE 4

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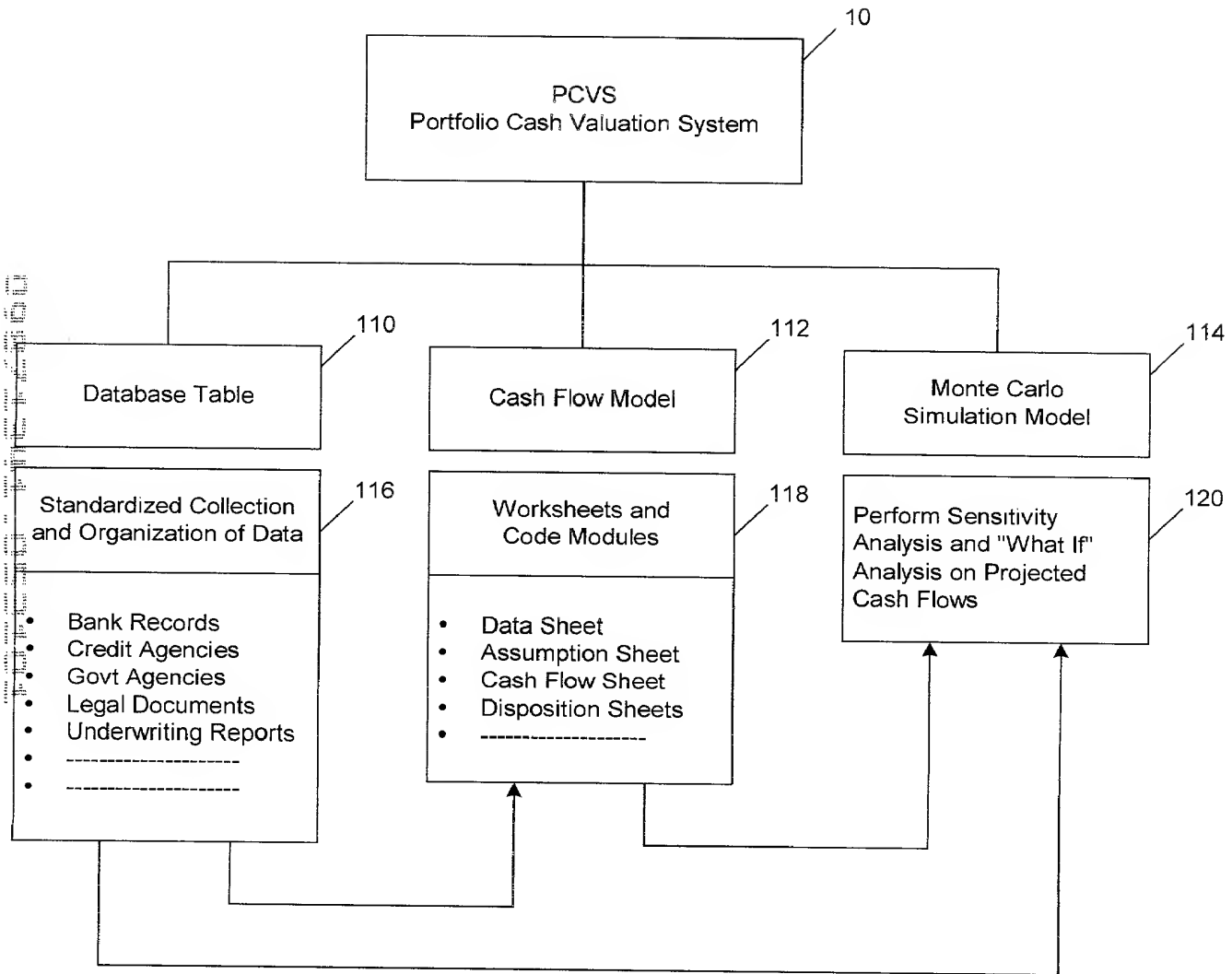


FIGURE 5 160

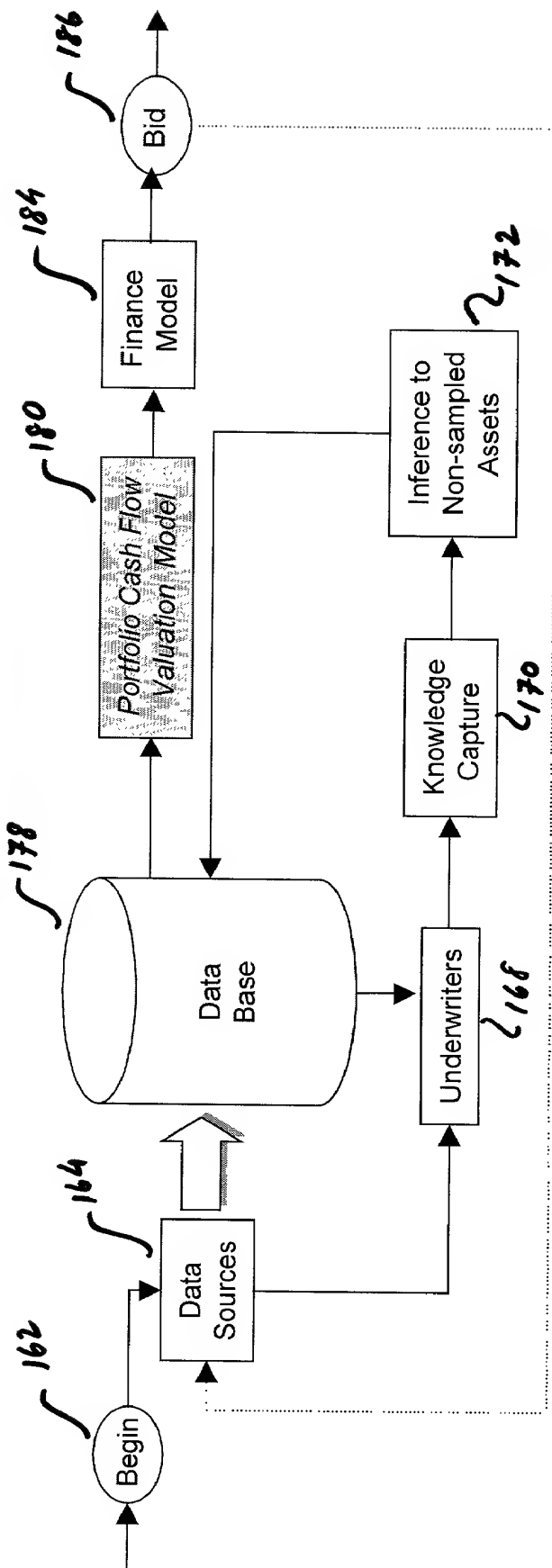


FIGURE-6

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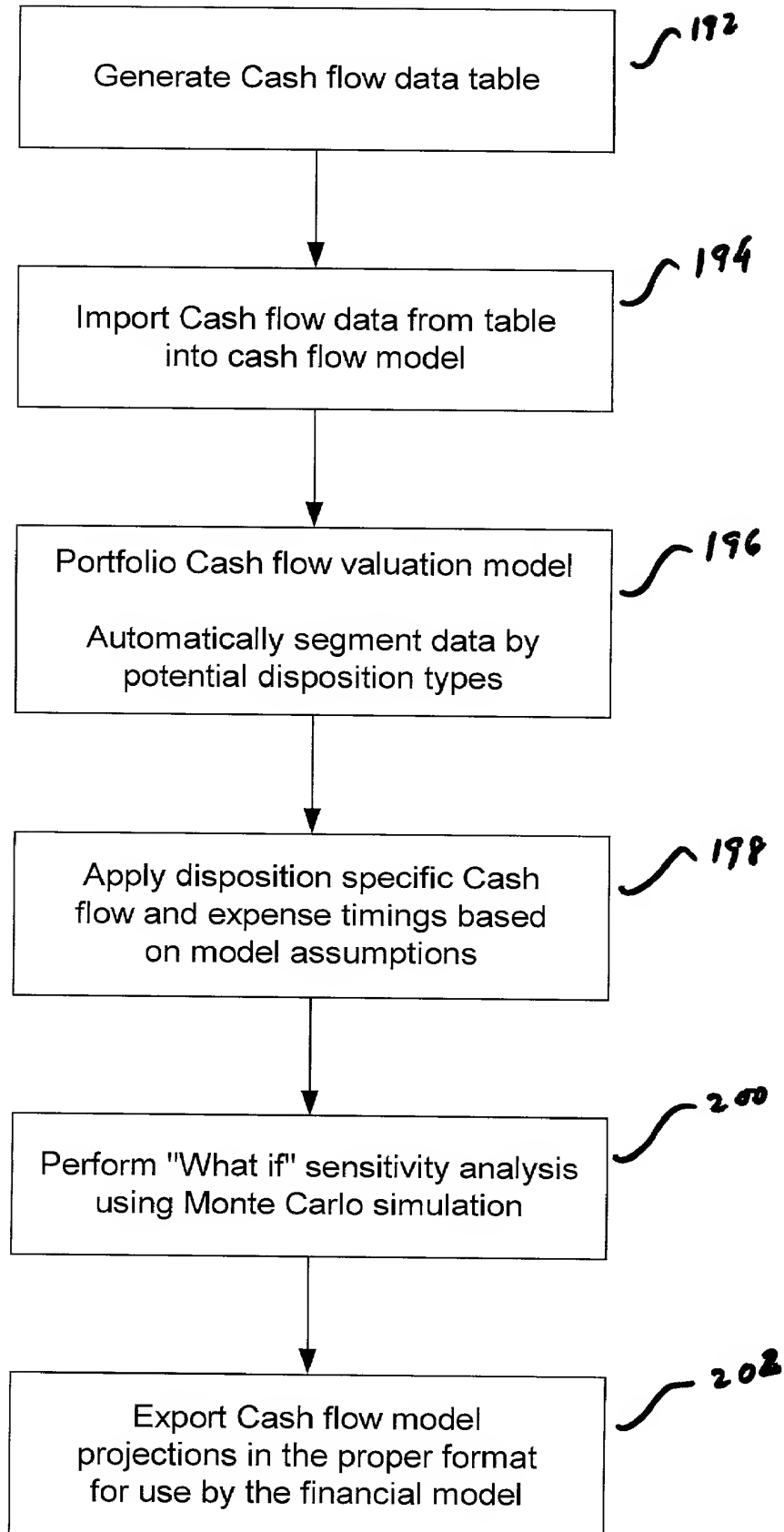
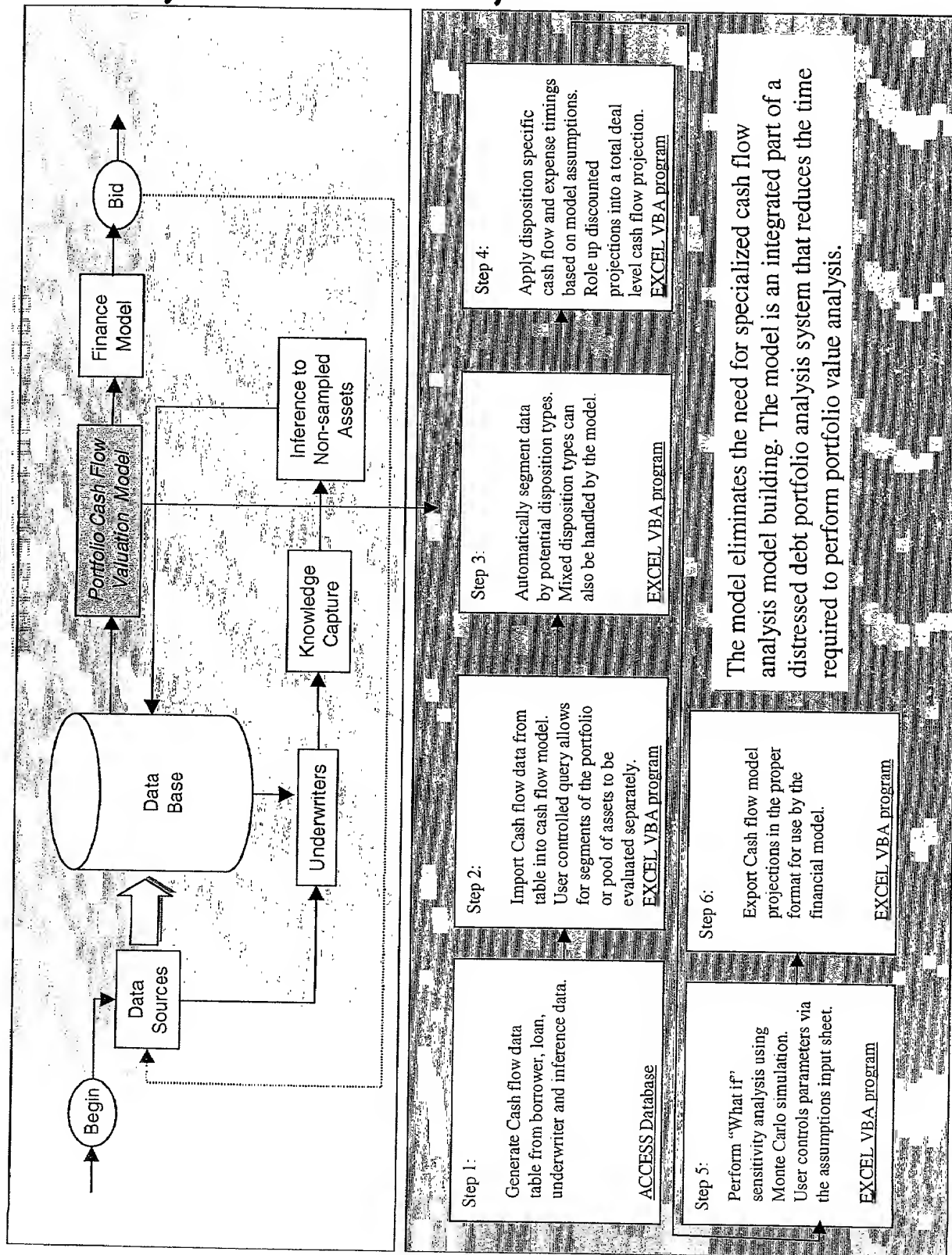


FIGURE 7



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Step 1 - create cash flow data Cash Flow Data flow Map

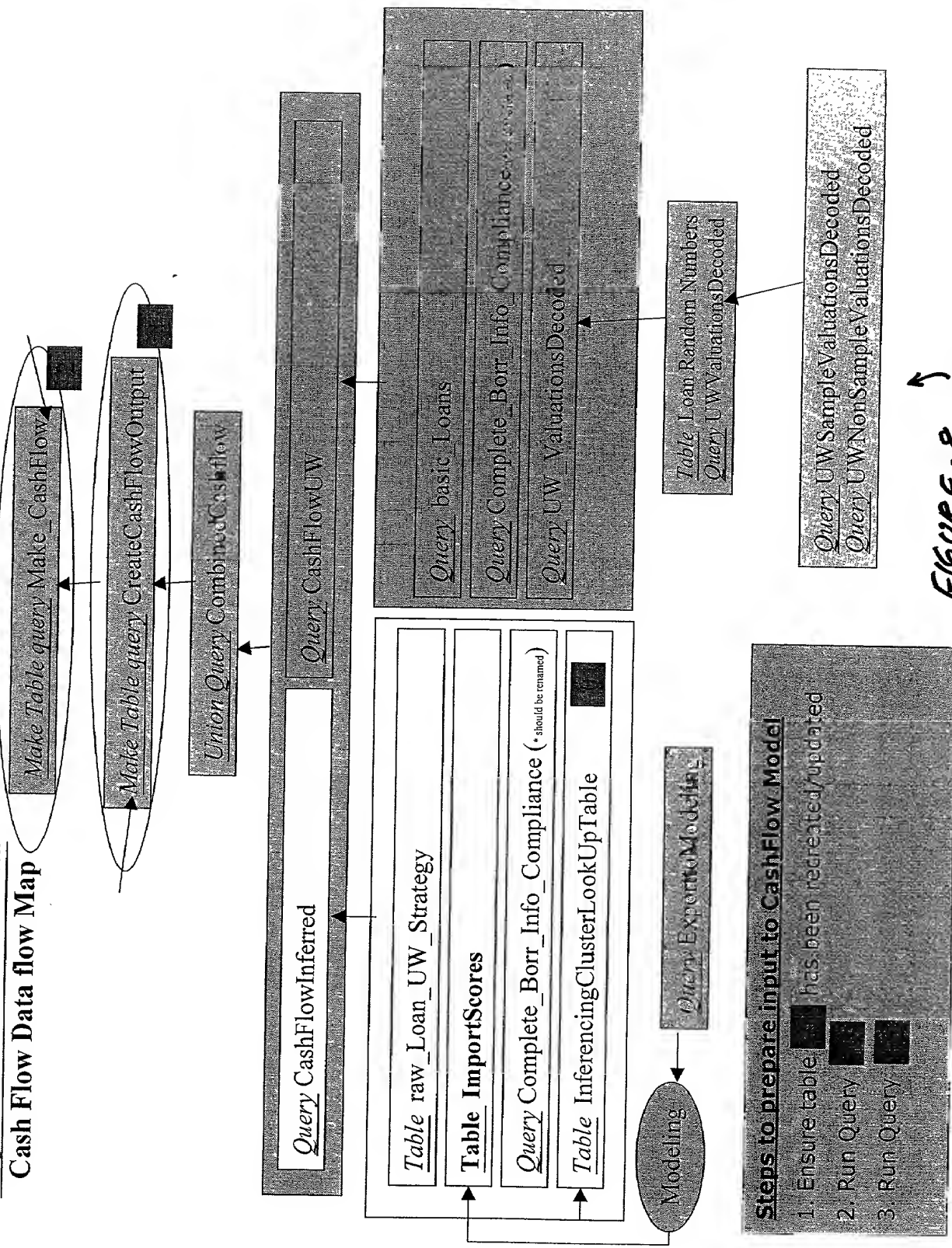


FIGURE - 8 220

Step 2- Import data to Cash Flow Model

Microsoft Excel - Primavera_Cashflow_Model_Final.xls									
File Edit View Insert Format Tools Data Window Cell Run Help									
Arial	V 10	B I U	Σ	⌵	⌴	⌵	⌴	⌵	⌴
C54									
GE Capital Commercial Finance									
Special Opportunities Cash Flow Model									
4/23/01	Month	1	2	3	4	5	6	7	8
20	TOTALS								
21	Legal / Lit. / CM EXPENSES								
22	DFO expenses	24,427	2,595	0	1,632	0	0	1,706	0
23	Restructure Expenses	0	0	0	0	0	0	0	0
24	Litigated Resolution Expenses	45	0	0	0	0	0	0	0
25	Litigated Sell	6,845	0	0	99	0	0	46	0
26	Deed-in-Lieu	6,563	0	0	0	0	0	195	0
27	Inferred	47,636	7,337	64	417	417	417	1,143	600
28	Loans with Issues								
29	Grey White	0	0	0	0	0	0	0	0
30	Grey Black	0	0	0	0	0	0	0	0
31	Black	0	0	0	0	0	0	0	0
32	Total of Loans with Issues	0	0	0	0	0	0	0	0
33	Compliance Processing Expenses	17,765	1,882	0	11,520	0	0	2,054	0
34	Setup Cost	19,955	2,218	2,218	2,218	2,218	2,218	2,218	2,218
35	Due Diligence Cost	0	0	0	0	0	0	0	0
36	AIM Expenses	64,159	2,791	2,791	2,800	2,800	2,800	1,753	1,753
37	AMVAT	12,625	419	419	357	357	357	283	283
38	TOTAL EXPENSES	219,887	17,094	5,492	19,617	5,372	5,372	9,379	4,915
39	Total Cash Flows	1,444,755	78,336	-2,821	51,231	4,954	4,954	56,208	12,938
40	Esrow Account	21,047							
41	NPV	984,052	76,401,172	(2,683,248)	47,583,454	4,491,021	4,380,089	49,376,572	10,583,510
42	NPV as % of UPB (for Non-Z bids)	15,582							
43	UPB for Loans Valued at Zero (Black and Other)	682,843							
44	Total Outstanding UPB	6,388,234	5,782,571	5,782,571	4,323,450	4,323,450	3,632,179	3,632,179	
45	NPV as % of Total UPB	14,082	100.00%	100.00%	85.25%	85.25%	62.81%	62.81%	
46	High Value UPB	0	0	0	0	0	0	0	
47	Bid Price	1,643,594	74,381	2,671	69,307	10,335	10,335	65,587	17,843
48	Total Principal Payments	18	452	479	839	10,335	10,335	14,526	16,443
49	Wtd Avg Life & Profile	18	74,380,546	2,671,281	69,307,467	10,335,04	10,335,04	65,587,444	17,842,337
50	Cash Flows	62.15%	(813,703,994)	(811,032,703)	(741,126,238)	(730,730,311)	(720,455,022)	(654,987,584)	(618,181,709)
51	Curve Cash Flows								
52	CBT Timing Factor Assumption								
53	GE Capital Commercial Finance	250	242	246	244	248			
54	4/23/01	Month							
55	TOTALS								
56	Expected ER								
57	Compliance / Restruct / Litigate / Res / Litigate / Foreclose / Deed-in-Lieu /								
58	Assumptions / CashFlow / Profile / IRR / DPO / Infer / Compliance / Restruct / Litigate / Res / Litigate / Foreclose / Deed-in-Lieu /								
59	AutoShapes /								
60	Ready								

FIGURE 9

Step 3 & 4- Move and calculate to expected Cash Flows and expenses by likely disposition Type

BorrowerID	LoanID	strategyID	strategyDescription	ERper	cash_perOfER	pay1_perOfER	timing1
3366	9900300298023	26	Loan Deed-in-Lieu	0.0959999998			1 12-15 months
3366	9900300298028	26	Loan Deed-in-Lieu	0.0959999998			1 12-15 months
3366	9900300298030	26	Loan Deed-in-Lieu	0.0959999998			1 12-15 months
3366	9900300298022	26	Loan Deed-in-Lieu	0.0959999998			1 12-15 months
3366	9900300298024	26	Loan Deed-in-Lieu	0.0959999998			1 12-15 months
3366	9900300298025	26	Loan Deed-in-Lieu	0.0959999998			1 12-15 months
3366	9900300298026	26	Loan Deed-in-Lieu	0.0959999998			1 12-15 months
3366	9900300298027	26	Loan Deed-in-Lieu	0.0959999998			1 12-15 months
3366	9900300298029	26	Loan Deed-in-Lieu	0.0959999998			1 12-15 months
3366	99003000000033	26	Loan Deed-in-Lieu	0.0959999998			1 12-15 months
3366	9900300298031	26	Loan Deed-in-Lieu	0.0959999998			1 12-15 months
3366	9900300298021	26	Loan Deed-in-Lieu	0.0959999998			1 12-15 months
6046	99003000000336	26	Loan Deed-in-Lieu	0.0959999998			1 12-15 months
6570	99003000000495	27	Inferred	0.214568732			1
6884	9900300298222	27	Inferred	0.259266258			1
6884	9900300298220	21	Easy Loan DPO	0.1000000001			1 18-24 months
6884	9900300298218	21	Easy Loan DPO	0.1000000001			1 18-24 months
6884	99003000000442	21	Easy Loan DPO	0.1000000001			1 18-24 months
6884	9900300298221	21	Easy Loan DPO	0.1000000001			1 18-24 months
6884	9900300298223	21	Easy Loan DPO	0.1000000001			1 18-24 months
6884	9900300799001	21	Easy Loan DPO	0.1000000001			1 18-24 months
6884	9900300298219	21	Easy Loan DPO	0.1000000001			1 18-24 months

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FIGURE - 10

Assumption sheet

GE Capital Commercial Finance

Rates	Method: Geometric
Assumed Finance Rate (Annual)	24.0%
Assumed Finance Rate (Monthly)	1.8%
Residual Sale Factor	30.0%
Portfolio Discount Rate	35.0%
Calculated discount rate (Per Period)	2.5%

☐ Low ER
☒ High ER
☐ Spread-Adjusted

Assumptions

Disposition Discount rates	Annual
DPO	35.00%
Restructure	2.5%
Litigation w/ Res.	35.00%
Litigated Sell / Dead-in-Lit	35.00%
Inferred	2.5%
Grey-White	35.00%
Grey-Black	2.5%
Black	35.00%

Asset Management Expenses (% of UPB)

Monthly A/M Expenses BY YEAR

Used	YR 1	YR 2	YR 3	YR 4
0.17%	0.23%	3.14%	5.21%	
27.87%	100.00%	47.83%	100.00%	
Total w/ VAT	3,184,546	2,450,886	1,749,203	
Model	2,792,033	3,184,478	2,450,882	1,750,755

4 Year Total (W/ Model) 96,794,186 Objective Function 2,414,609

Compliance / Delays by UPB Bin (months)

	Total	Compliance	Closing
A	0	0	0
B	0	0	0
C	0	0	0
D	0	0	0
E	0	0	0
F	0	0	0

Compliance Cost per Borrower Group (ER > 250K) at Min T1

1,800	USD	100%
17,118	MXF	100%

Legal Fees based on recovered amount

UPB (000s MXF) <	RE Secured Loan	Non-RE secured Loans
	DPO/Restruct	Foreclose
0	15.00%	8.25%
50	13.50%	6.75%
100	9.00%	4.50%
300	7.50%	3.75%
500	6.00%	3.00%
1,500	4.95%	2.25%
3,000	3.00%	0.75%
5,000	2.63%	1.46%

Closing Costs Table Lit. Forel. and Dead-In-Lieu

Pub History	1.00%	YAT ADDED	% to Apply to this Debt/Foreclosure
Pub Re-entry	0.30%	0.00345	0.00%
State Ac. Tax	3.00%	0.0345	0.00%
Appraisal Fee	0.20%	0.0023	0.00%
Brokerage	7.00%	0.0805	0.00%
Lien Search	450	517.5	0.00%
Auction Publishing at Foreclosure	5,000	5750	0.00%
New Litigation Setup	3,000 num months applied 6		0.00%
Servicing and Closing Costs	20.00%	23.00%	Legal Buy-out

DB NAME (with as)	Cashflow
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Value-Added Tax Rate

VAT	15.00%
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Setup, Conversion, and Loan Registration Costs

2,099,515	Over # of Mont	Monthly
\$19,968,392	9	2,218,488
Exchange at	9.51	

Due Diligence Costs

\$0	Over # of Mont	Monthly
\$0	1	
Exchange at	9.51	

RESULTS

Total Cash Flows	1,444,755
PV of Cash Flows	984,062
Bid Price	14.04%

Sensitivity Assumptions

Asset Mgt	U(-1, 1)
Net A/M Expenses	N(-15%, +15%)
A/M Expense Rate	N(0.80%, 0.90%)
Residual Value ER	N(-20%, +20%)
Brokerage	U(3.6%, 4.4%)

Escrow Account at Month 1	Amount Used
LTM Total	126,284,197
	21,047,368
	100

R % Adjust for Uniform CB assumptions

	low	High
DPO	0.95	1.05
Restruct	0.95	1.05
Litigation	0.95	1.05
Litigated	0.95	1.05
Dead-in-Lit	0.95	1.05
Inferred	0.95	1.05
Grey-White	0.95	1.05
Grey-Black	0.95	1.05
Black	0.95	1.05

FIGURE - 11 270

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	Compliance	Nestual	Liquid Wires	Digester or Close	Dead In Lieu
302	294	292	280	298	300
286					
290					

FIGURE - 12

Figure 1: Schematic representation of the experimental design. The diagram illustrates the flow of the study across two years, 2018 and 2019. In 2018, the study involves a 'Pretest' and a 'Main Study'. The 'Main Study' in 2018 involves 'Participants' (Students and Teachers) and 'Conditions' (Control and Intervention). The 'Intervention' is 'Cognitive Behavioral Therapy (CBT)'. In 2019, the study also involves a 'Pretest' and a 'Main Study'. The 'Main Study' in 2019 involves 'Participants' (Students and Teachers) and 'Conditions' (Control and Intervention). The 'Intervention' is 'Cognitive Behavioral Therapy (CBT)'. The 'Control' is 'Waitlist Control'. The 'Main Study' in both years involves 'Participants' and 'Conditions'. The 'Conditions' are 'Control' and 'Intervention'. The 'Intervention' is 'Cognitive Behavioral Therapy (CBT)'. The 'Control' is 'Waitlist Control'. The 'Participants' are 'Students' and 'Teachers'. The 'Study 1' and 'Study 2' are conducted in '2018' and '2019' respectively. The 'Main Study' in Study 1 is 'Pretest' and 'Main Study'. The 'Main Study' in Study 2 is 'Pretest' and 'Main Study'. The 'Main Study' in both studies involves 'Participants' and 'Conditions'. The 'Conditions' are 'Control' and 'Intervention'. The 'Intervention' is 'Cognitive Behavioral Therapy (CBT)'. The 'Control' is 'Waitlist Control'. The 'Participants' are 'Students' and 'Teachers'.

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FIGURE - 13

Simulation (results) of cash flow Model

